

## **State of California**

GRAY DAVIS, Governor

## **Business, Transportation & Housing Agency**

MARIA CONTRERAS-SWEET, Secretary

# **Loan and Grant Program Directory**



## **Department of Housing and Community Development**

Matthew O. Franklin, Director

## **Division of Community Affairs**

William J. Pavão, Deputy Director

P.O. Box 952052 • Sacramento, CA 94252-2050  
1800 Third Street, Sacramento, CA 95814  
916-445-4775

[www.hcd.ca.gov](http://www.hcd.ca.gov)

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## Introduction: \$2.1 Billion for Housing

For Californians, housing shortages and high rents and home prices have continued into the 21<sup>st</sup> century, well after the end of the economic boom of the 1990s. Low mortgage interest rates have helped homebuying, but middle and lower income households still have a hard time finding and affording housing in California's cities.

The state's housing problems have kindled broad public support for solutions. As one response, the Legislature and Governor Davis enacted Senate Bill SB 1227 (Senator Burton; Chapter 26 of 2002), which put Proposition 46 on the November 5, 2002 statewide ballot, asking voters to approve \$2.1 billion in state General Obligation bonds for a variety of new housing investments.

Proposition 46 passed by a substantial margin, giving HCD and the California Housing Finance Agency (CalHFA) the challenge and the opportunity to turn the \$2.1 billion into loans and grants to build and improve housing throughout the state.

Proposition 46 allocated \$2.1 billion in bond funds as follows:

### Multifamily Housing (\$1.11 billion):

Allocation	Purpose	Agency and Program
\$800 million	Low-interest loans to assist the new construction, rehabilitation and preservation of rental housing for lower income households	Department of Housing and Community Development (HCD) / Multifamily Housing Program (MHP)
\$195 million	Low-interest loans for supportive rental housing projects with health and social services for low-income renters	HCD / MHP
\$45 million	Low-interest loans to maintain affordability of existing subsidized units where subsidy agreements are expiring	California Housing Finance Agency (CalHFA) Preservation Opportunity Program
\$25 million	Matching grants to local governments and nonprofits to capitalize housing trust funds to support local housing programs	HCD / Local Housing Trust Fund Matching Grant Program
\$20 million	Low-interest loans to build facilities for health and social services connected with rental housing projects funded by MHP	HCD / MHP
\$15 million	Low-interest loans for rental housing near universities that reserves units for low-income	HCD / MHP

	students	
\$5 million	Grants to local governments and nonprofits to modify rental housing to accommodate low-income renters with disabilities	HCD / Exterior Accessibility Grants for Renters (EAGR)
\$5 million	Low-interest loans to maintain affordability of existing subsidized units where subsidy agreements are expiring	HCD Preservation Interim Repositioning Program (PIRP)

### Homeless Shelters (\$195 million):

<b>Allocation</b>	<b>Purpose</b>	<b>Agency and Program</b>
\$195 million	Grants to local governments and nonprofits to develop homeless shelter facilities	HCD / Emergency Housing and Assistance Program (EHAP)

### Homeownership (\$490 million):

<b>Allocation</b>	<b>Purpose</b>	<b>Agency and Program</b>
\$117.5 million	Deferred payment low-interest downpayment assistance loans to first-time low- and moderate-income homebuyers for up to 3 percent of home purchase price	CalHFA
\$115 million	Low-interest loans and grants to local public agencies and nonprofits to fund local homeownership programs and housing developments	HCD / CalHome
\$85 million	Insurance for home mortgages	CalHFA
\$75 million	Grants to local governments to assist homebuyers in new single-family housing developments that benefit from cost-saving streamlining of local development standards	HCD / Building Equity and Growth in Neighborhoods Program (BEGIN)
\$50 million	Downpayment assistance grants for buyers of new homes, to offset school facility fees	CalHFA
\$25 million	Downpayment assistance to eligible teachers, administrators and school staff members	CalHFA
\$12.5 million	Downpayment assistance to low-income first-time homebuyers in targeted revitalization areas	CalHFA
\$10 million	Grants to local governments and nonprofits to provide technical assistance to low- and moderate-income self-help owner-builders	HCD / California Self-Help Housing Program (CSHHP)

### Farmworker Housing (\$200 million):

<b>Allocation</b>	<b>Purpose</b>	<b>Agency and Program</b>
\$155 million	To fund existing loan and grant programs for rental and ownership housing for farmworkers	HCD / Joe Serna, Jr. Farmworker Housing Grant Program (JSJFWHG)
\$25 million	Low-interest loans and grants for rental housing for migratory farmworkers	HCD / JSJFWHG
\$20 million	Low-interest loans and grants for farmworker housing linked with health services	HCD / JSJFWHG

Other Programs (\$105 million):

<b>Allocation</b>	<b>Purpose</b>	<b>Agency and Program</b>
\$100 million	Grants to cities and counties that increase their issuance of residential building permits	HCD / Jobs-Housing Balance Incentive Grants Program; Workforce Housing Reward Program
\$5 million	Grants to cities and counties for capital costs for local building code enforcement agencies	HCD / Code Enforcement Grant Program

HCD and CalHFA have taken immediate steps to begin investing this money in housing. Before the end of January 2003, Notices of Funding Availability (NOFAs) were published by several HCD programs, offering a total of more than \$180 million in loans and grants. CalHFA issued bulletins offering another \$59 million. By the end of June, 2003, HCD and CalHFA will have made over \$400 million available.

HCD expects to complete the investment of its allocation of bond funds (\$1.765 billion including administrative costs) within 5 years. These funds are expected to assist the development or preservation of over 130,000 units of affordable housing, and leverage additional funds for these projects totaling from \$13 billion to \$15 billion.

To find out more about these funding opportunities, see contact information in the HCD program descriptions in this Directory, or the Funds Available Listed By Program on the HCD website at <http://www.hcd.ca.gov/ca/>. To find out more about the CalHFA programs listed, call (916) 324-8088 (or (916) 327-3022 for the Preservation Opportunity Program), or see the CalHFA website at <http://www.calhfa.ca.gov/>.





## How We Award Loans and Grants

The mission of the Department of Housing and Community Development (HCD) is to provide leadership, policies and programs to preserve and expand safe and affordable housing opportunities and promote strong communities for all Californians.

To accomplish this, HCD awards loans and grants to hundreds of cities, counties, and private nonprofit and for-profit housing developers and service providers every year. This money supports the construction, acquisition, rehabilitation and preservation of affordable housing, child care facilities, shelters for the homeless, public infrastructure and facilities, and jobs for lower income workers. (Please note, however, that with rare exceptions, our programs cannot make loans or grants directly to individuals.)

The Department's loan and grant programs typically announce the availability of program funds by issuing a formal Notice of Funding Availability (NOFA) or a Request for Proposals (RFP), that is posted on our website and noticed or sent by mail to cities, counties, developers and other interested parties. The NOFA describes the program that is offering the money, gives the amount available, describes the eligible uses of the money and other rules and relevant information, tells who can apply and how, and may give an application deadline date if the process is competitive.

Our NOFAs and RFPs make dollars available in one of two ways: (1) over-the-counter (OTC), or (2) on a competitive basis. Over-the-Counter means that applications will be accepted at any time, evaluated, and funds awarded to qualified applicants one at a time, on a first come, first served basis, until the available funds have been committed. Projects are evaluated using the program's threshold criteria, and those that meet all the minimums are usually funded. The criteria may reside in the program regulations, in guidelines, or in the NOFA itself.

In a competitive funding process, the NOFA or RFP includes an application deadline date. Applications are collected and held until the deadline passes, and then reviewed and compared in an intensive rating and ranking process that is designed to be as fair and objective as possible. Each application is rated for completeness and given point scores for program criteria such as the sponsor's experience and other qualifications, readiness of the project to proceed, responsiveness to local needs, degree of affordability to the targeted beneficiaries, amount of nonprogram funds leveraged, geographical distribution, etc. Then the projects are ranked according to their total point scores, and usually funded from the top of the list down until all available funds are committed.

Before final decisions are made, many staff recommendations for awards or disapprovals are reviewed by the Local Assistance Loan and Grant Committee, an appointed panel of outside developers, lenders and public officials that meets periodically to advise the Director on loan and grant decisions. The Committee's review is required by law for some but not all programs. It

typically reviews awards for individual projects, but not for programs such as Community Development Block Grant-funded city or county housing rehabilitation programs. The Committee adds a valuable additional perspective on the technical and policy issues of the proposals it reviews.

Award decisions are announced in letters from the Director or a deputy director to the applicants, recipients, media, local legislators and other interested parties. Contracts for disbursement of the awarded funds are developed and executed, and the disbursement of funds commences according to the contract when the project begins.

Through this process HCD helps California's cities, counties and private housing developers to build, rehabilitate and preserve affordable housing, and provide other housing-related services, to meet our growing needs. For details on upcoming funding opportunities, use the contact phone numbers in the program descriptions in this Directory, or visit our Funds Available Calendar at <http://www.hcd.ca.gov/ca/fac.html>.

## Building Equity and Growth in Neighborhoods Program (BEGIN)

<b>Purpose</b>	Reduce local regulatory barriers to affordable ownership housing, and provide downpayment assistance loans to qualifying first-time low- and moderate-income buyers of homes in BEGIN projects.
<b>Assistance Type</b>	Grants to cities, counties, or cities and counties to make deferred-payment second mortgage loans to qualified buyers of new homes, including manufactured homes on permanent foundations, in projects with affordability enhanced by local regulatory incentives or barrier reductions.
<b>Terms</b>	<p><i>Grants</i> to cities, counties, and cities and counties.</p> <p><i>Loans</i> by grant recipients at simple interest to qualifying homebuyers, not to exceed 20 percent of home sales price or \$30,000, whichever is less. <u>Note</u>: the HCD BEGIN program does not loan directly to individuals.</p>
<b>Eligible Activities</b>	Second mortgage loans for downpayment assistance to low- or moderate-income first-time homebuyers. Eligible homes must be newly constructed in projects facilitated by local regulatory incentives or barrier reductions, and may include manufactured homes.
<b>Eligible Applicants</b>	Cities, counties, and cities and counties.
<b>Application Procedure</b>	Applications will be invited through the issuance of Notices of Funding Availability (NOFAs).
<b>Contact</b>	(916) 327-2855

# CalHome Program

<b>Purpose</b>	Enable low and very-low income households to become or remain homeowners.
<b>Assistance Type</b>	Grants to local public agencies and nonprofit developers to assist individual households with deferred-payment loans; direct, forgivable loans to assist development projects involving multiple ownership units, including single-family subdivisions. <u>Note:</u> CalHome does not loan directly to individuals.
<b>Terms</b>	<p><i>Grants</i> to local public agencies or nonprofit corporations for first-time homebuyer downpayment assistance, home rehabilitation, including manufactured homes not on permanent foundations, acquisition and rehabilitation, homebuyer counseling, self-help mortgage assistance programs, or technical assistance for self-help homeownership. All funds to individual homeowners will be in the form of loans.</p> <p><i>Loans</i> for real property acquisition, site development, predevelopment, construction period expenses of homeownership development projects, or permanent financing for mutual housing and cooperative developments. Project loans to developers may be forgiven as developers make deferred-payment loans to individual homeowners.</p> <p>Assistance to individual households will be in the form of deferred-payment loans, payable on sale or transfer of the homes, or when they cease to be owner-occupied, or at maturity.</p>
<b>Eligible Activities</b>	Predevelopment, site development and site acquisition for development projects. Rehabilitation, and acquisition and rehabilitation, of site-built housing, and rehabilitation, repair and replacement of manufactured homes. Downpayment assistance, mortgage financing, homebuyer counseling, and technical assistance for self-help projects.
<b>Eligible Applicants</b>	Local public agencies and nonprofit corporations
<b>Application Procedure</b>	Applications will be invited through the issuance of Notices of Funding Availability (NOFAs).
<b>Contact</b>	(916) 327-2855

## California Indian Assistance Program (CIAP)

<b>Purpose</b>	Assist California Indian tribal governments to obtain and manage state and federal funds for housing, infrastructure, community and economic development projects, and governance enhancement.
<b>Assistance Type</b>	CIAP staff provides technical assistance, including grant writing, to obtain funds from other agencies.
<b>Terms</b>	Technical assistance is provided on request at no cost to recipients, on a first come, first served basis.
<b>Eligible Activities</b>	Consultant and grant writing services to California Indian tribes for preparation of grant applications for housing rehabilitation, housing construction, economic development, community facility development, cultural enhancement, environmental protection, governmental capacity building, etc. Fund sources include U.S. Department of Housing and Urban Development (HUD) Indian programs, State Community Development Block Grant programs, Bureau of Indian Affairs (BIA), Indian Health Service, the U.S. Department of Health and Human Services Administration for Native Americans programs, and Economic Development Administration (EDA).
<b>Eligible Applicants</b>	Tribal governments and California Indian communities.
<b>Application Procedure</b>	Technical assistance can be requested by contacting the California Indian Assistance Program at 1800 3 <sup>rd</sup> Street, Room 365, Sacramento, CA, 95814.
<b>Contact</b>	(916) 445-4727

## California Self-Help Housing Program (CSHHP)

<b>Purpose</b>	Fund programs that assist low and moderate income families to build their homes with their own labor.
<b>Assistance Type</b>	Grants are made to sponsor organizations that provide technical assistance for participating families.
<b>Terms</b>	Grants for technical assistance program operations. (In the past, this program also made mortgage loans to owner-builders. This is why a loan service phone number is given in the Loan and Grant Monitoring and Management section of this directory.)
<b>Eligible Activities</b>	Training and supervision of low and moderate-income self-help homebuilders.
<b>Eligible Applicants</b>	Local government agencies and non-profit corporations.
<b>Application Procedure</b>	Applications are invited by Notices of Funding Availability (NOFAs) as funds become available. Projects are evaluated, ranked and funded according to criteria in the NOFA.
<b>Contact</b>	(916) 327-3646

## Code Enforcement Grant Program

<b>Purpose</b>	Fund capital expenditure costs of existing or proposed local building code enforcement programs.
<b>Assistance Type</b>	Grants
<b>Terms</b>	Grants for three-year local programs. There is no formal match requirement, but grants must supplement existing funding for code enforcement that covers soft costs and staffing. Maximum grant amount to a single recipient is \$300,000. Minimum grant is \$30,000.
<b>Eligible Activities</b>	Purchase of capital assets that will be dedicated to local housing code enforcement. These may include tangible physical property with an expected useful life of 15 years or more, major maintenance of a capital asset, and equipment with an expected useful life of two years or more, such as vehicles, computers and inspection equipment.
<b>Eligible Applicants</b>	Cities, counties, and cities and counties. The applying entity must be the primary housing code enforcement agency in its jurisdiction. Competitive criteria will favor applicants with current code enforcement and housing conservation plans, a community-oriented approach to code enforcement, and cooperative and effective working relationships with other local agencies.
<b>Application Procedure</b>	Applications were invited through issuance of a Notice of Funding Availability (NOFA) in February, 2003. Eligible applications will be rated and ranked according to criteria in the NOFA.
<b>Contact</b>	Teresa Grossi at (916) 445-9471 or <a href="mailto:tgrossi@hcd.ca.gov">tgrossi@hcd.ca.gov</a>



## Downtown Rebound Capital Improvement Program

<b>Purpose</b>	Finance the conversion of vacant or underutilized commercial and industrial structures into residential units; residential infill; and the development of high-density housing adjacent to existing or planned mass transit facilities.
<b>Assistance Type</b>	Deferred payment development loans.
<b>Terms</b>	<p>Loans at 3 percent interest for projects occupied by and affordable to households with incomes not over 30 percent of 60 percent of area median income. Affordability term is 55 years. Multifamily Housing Program (MHP) terms and conditions will govern.</p> <p>Maximum loan amount per unit is determined by a formula that takes into account a base loan amount of \$20,000 per unit, plus an additional amount per restricted unit required to reduce rents from 30 percent of 60 percent of area median income to the actual maximum restricted rent for the unit.</p>
<b>Eligible Activities</b>	Adaptive reuse of vacant or underused commercial and industrial space into housing where at least 20 to 40 percent of the units are affordable; residential infill; development of high-density housing near mass transit stations; planning for infill housing, adaptive reuse, and other forms of downtown housing development; seismic and structural feasibility studies related to adaptive reuse. Notices of Funding Availability (NOFAs) will indicate the permitted type of financing (construction or permanent) and any special conditions (e.g., subsidy for market rate units). Eligible costs include property acquisition, selected refinancings, lease payments, construction, rehabilitation, off-sites, on-sites, architecture, engineering, legal and other soft costs, selected support facilities, developer fee, rent-up costs, carrying costs, permits and fees, reserves, closing costs, environmental work, relocation and other costs approved by HCD.
<b>Eligible Applicants</b>	Local public entities, for-profit and nonprofit corporations, limited liability companies, limited equity housing cooperatives, Indian reservations and rancherias, and limited partnerships in which an eligible applicant or an affiliate of the applicant is a general partner.
<b>Application Procedure</b>	Currently no funds are available. If funding becomes available, applications will be invited by Notices of Funding Availability (NOFAs).
<b>Contact</b>	Mike Greenlaw at (916) 327-3630 or <a href="mailto:mgreenlaw@hcd.ca.gov">mgreenlaw@hcd.ca.gov</a> .

## Downtown Rebound Planning Grants Program

<b>Purpose</b>	Fund local planning for infill housing, adaptive reuse (conversion) of commercial and industrial space into residential units, and the development of other forms of high density downtown housing.
<b>Assistance Type</b>	Grants
<b>Terms</b>	Planning Grants
<b>Eligible Activities</b>	Infill site inventories, infill development feasibility studies, strategic action plans to remove barriers and promote infill housing, mixed-use developments and transit corridor development. Activities may include updates of general plans and zoning ordinances to encourage adaptive reuse, higher density residential development, mixed-use development, residential development within walking distance of transit nodes, employment centers and other urban amenities, and seismic and structural feasibility studies on candidate buildings for adaptive reuse.
<b>Eligible Applicants</b>	Local governments
<b>Application Procedure</b>	No funds are currently available. If funds become available, applications will be invited by Notices of Funding Availability (NOFAs).
<b>Contact</b>	Don Thomas at (916) 445-5854 or <a href="mailto:dthomas@hcd.ca.gov">dthomas@hcd.ca.gov</a> .

## Emergency Housing and Assistance Program Capital Development (EHAPCD)

<b>Purpose</b>	Fund capital development activities for emergency shelters and transitional housing that provide shelter and supportive services for homeless individuals and families.
<b>Assistance Type</b>	Deferred payment loans at 3 percent simple interest, forgiven when loan term is complete. Term ranges from 5 to 10 years based on the development activity.
<b>Terms</b>	Eighty percent of the total allocation is available to urban counties, and twenty percent to non-urban counties.
<b>Eligible Activities</b>	Acquiring, constructing, converting, expanding or rehabilitating emergency shelter or transitional housing sites, major equipment purchase, and administration of the award (limited to 5 percent).
<b>Eligible Applicants</b>	Local government agencies and nonprofit corporations that shelter the homeless on an emergency or transitional basis, and provide support services.
<b>Application Procedure</b>	When funds are available, applications are invited through issuance of Notices of Funding Availability (NOFAs). In some counties, Designated Local Boards (DLBs) develop local capital development priorities and advise HCD on the relative merits of applications in their counties. Applications are rated and ranked competitively. HCD enters into Standard Agreements with the sponsors of successful applications.
<b>Contact</b>	Pam Dyer, (916) 327-2130 or <a href="mailto:pdyer@hcd.ca.gov">pdyer@hcd.ca.gov</a> or <a href="mailto:homeless@hcd.ca.gov">homeless@hcd.ca.gov</a> . Website: <a href="http://www.hcd.ca.gov/ca/ehap/ehap-capdev.html">www.hcd.ca.gov/ca/ehap/ehap-capdev.html</a>

## Emergency Housing and Assistance Program Operating Facility Grants (EHAP)

<b>Purpose</b>	Provide facility operating grants for emergency shelters, transitional housing projects, and supportive services for homeless individuals and families.
<b>Assistance Type</b>	Grants.
<b>Terms</b>	Each county receives a formula grant allocation. Twenty percent of the total allocation is available to non-urban counties, and eighty percent to urban counties.
<b>Eligible Activities</b>	Providing direct client housing, including facility operations and administration, residential rent assistance, leasing or renting rooms for provision of temporary shelter, capital development activities of up to \$20,000 per site, and administration of the award (limited to 5 percent).
<b>Eligible Applicants</b>	Local government agencies and nonprofit corporations that shelter the homeless on an emergency or transitional basis, and provide support services.
<b>Application Procedure</b>	Applications are invited through Notices of Funding Availability (NOFAs). In some counties, Designated Local Boards (DLBs) develop local strategies to allocate EHAP funding, and rate and recommend applications. Where no DLB exists, applications are submitted directly to HCD/EHAP. Check with EHAP staff to determine where applications should be sent.
<b>Contact</b>	(916) 445-0845, or email <a href="mailto:homeless@hcd.ca.gov">homeless@hcd.ca.gov</a> . Website: <a href="http://www.hcd.ca.gov/ca/ehap/">http://www.hcd.ca.gov/ca/ehap/</a>

## Exterior Accessibility Grants for Renters (EAGR)

<b>Purpose</b>	Help lower income rental tenants with disabilities make exterior modifications to rental housing to make it accessible.
<b>Assistance Type</b>	Grants
<b>Terms</b>	Grants to local government or nonprofit recipients, to make grants to lower income renters with disabilities. Lower income means not over 80 percent of area median income, adjusted for household size.
<b>Eligible Activities</b>	Exterior modifications to entryways or common areas of rental housing structures or property to make the housing accessible to persons with disabilities.
<b>Eligible Applicants</b>	Cities, counties, cities and counties, and nonprofit organizations.
<b>Application Procedure</b>	Applications will be invited through issuance of Notices of Funding Availability (NOFAs).
<b>Contact</b>	(916) 327-2855

## Federal Emergency Shelter Grant Program (FESG)

<b>Purpose</b>	Fund emergency shelters, transitional housing, supportive services and homeless prevention assistance for homeless individuals and families.
<b>Assistance Type</b>	Grants
<b>Terms</b>	HCD distributes federal Emergency Shelter Grant (ESG) funds to shelter providers.
<b>Eligible Activities</b>	Facility conversion, rehabilitation or renovation; operating costs such as maintenance, rent, utilities, insurance, food, and vouchers; homeless prevention activities including client rental and utility assistance; essential services such as counseling and transportation, supervisory shelter administration and grant administration.
<b>Eligible Applicants</b>	Local government agencies and not-for-profit organizations in communities that do not receive ESG funds directly from the U.S. Department of Housing and Urban Development (HUD). Local nonprofit shelter and service organizations may also receive funds as service providers working in cooperation with local government agency applicants.
<b>Application Procedure</b>	When HUD announces fund availability, applications are invited through issuance of a Request for Proposal (RFP).
<b>Contact</b>	(916) 445-0845

## HOME Investment Partnerships Program (HOME)

<b>Purpose</b>	Assist cities, counties and nonprofit community housing development organizations (CHDOs) to create and retain affordable housing.
<b>Assistance Type</b>	Grants to cities and counties; loans to state-certified CHDOs operating in state-eligible jurisdictions.
<b>Terms</b>	<p>A 25 percent match is required, unless waived because of a Presidentially-declared natural disaster.</p> <p>Maximum grant amounts: \$1 million for rental activities; \$3.5 million for Rental New Construction and Preservation Projects without 9% Low Income Housing Tax Credits; \$600,000 for first-time homebuyer projects; \$400,000 for homeownership programs; and \$250,000 for tenant-based rental assistance. Total application limit is \$200,000 higher for certain qualified applicants that combine two activities. (These limits are subject to change in subsequent NOFAs) At least 50 percent of funds will be awarded to rural applicants.</p> <p>Most assistance is in the form of loans by the city or county recipients to project developers, to be repaid to local HOME accounts for reuse.</p> <p>Repayment of CHDO loans is deferred; the usual term is 30 years or more; interest rate is 3 percent simple per annum. A minimum of 15 percent of the total state allocation of funds is set aside for CHDOs.</p>
<b>Eligible Activities</b>	New construction, acquisition, and rehabilitation of single-family and multifamily housing projects, and tenant-based rental assistance. CHDOs are eligible for activities in which the CHDO is able to act as sponsor, owner or developer, as required by federal regulations. All activities must benefit lower-income renters or owners.
<b>Eligible Applicants</b>	Cities and counties that do not receive HOME funds directly from the U.S. Department of Housing and Urban Development (HUD), and current state-certified CHDOs proposing activities in these communities.
<b>Application Procedure</b>	Applications are invited through issuance of Notices of Funding Availability (NOFAs).
<b>Contact</b>	(916) 322-0356

## Housing Assistance Program (HAP)

<b>Purpose</b>	<p>Administer the federal Section 8 program in rural counties without housing authorities, to provide rental assistance payments to extremely-low and very-low-income households.</p> <p>The counties administered by HCD are: Alpine, Amador, Calaveras, Colusa, Glenn, Inyo, Modoc, Mono, Sierra, Siskiyou, Trinity and Tuolumne.</p>
<b>Assistance Type</b>	<p>Monthly rent assistance payments and homeownership assistance</p>
<b>Terms</b>	<p>HCD receives an allocation of Section 8 rental assistance funds from the federal Department of Housing and Urban Development (HUD), and contracts with nonprofit organizations to administer the Section 8 Housing Choice Voucher program at the county level.</p> <p>Very-low income means not over 50 percent of area median income, adjusted for family size. Extremely-low income means not over 30 percent of area median income, adjusted for family size.</p>
<b>Eligible Activities</b>	<p>Monthly rental assistance payments to rental property owners/landlords on behalf of qualified tenants.</p>
<b>Eligible Applicants</b>	<p>Income-eligible families and individuals.</p>
<b>Application Procedure</b>	<p>Eligible families and individuals apply to local subcontractors for rental assistance when the subcontractors' waiting lists are open. Applications may be suspended in a county when the anticipated wait for assistance exceeds one year.</p>
<b>Contact</b>	<p>(916) 324-7696</p>



## Jobs-Housing Balance Incentive Grants

<b>Purpose</b>	Provide financial incentives to cities and counties that increase their issuance of residential building permits.
<b>Assistance Type</b>	Grants
<b>Terms</b>	Grants are based on the increase in the grantees' issuance of residential building permits during calendar 2001, compared to the annual average number of permits during the most recent measurable 36-month period prior to 2001. Applicant areas will be weighted for high, medium or low employment demand (ie, available jobs).
<b>Eligible Activities</b>	Incentive grants may be used for any capital asset project, service or other local need determined by the recipient city, county or city and county to be in the community's best interest.
<b>Eligible Applicants</b>	Cities, counties, and cities and counties with housing elements, adopted by the end of 2001, that the Department of Housing and Community Development has determined to be in substantial compliance with housing element law, and which issued residential building permits exceeding a specified threshold number.
<b>Application Procedure</b>	A Notice of Funding Availability (NOFA) for the revised, one-time program was issued on January 24, 2003. Applications were due by March 26, 2003. The NOFA and guidelines are available on the HCD website at: <a href="http://www.hcd.ca.gov/ca/jhbig/jobnofa.pdf">http://www.hcd.ca.gov/ca/jhbig/jobnofa.pdf</a> .
<b>Contact</b>	Linda Nichols, (916) 323-3175 or <a href="mailto:lnichols@hcd.ca.gov">lnichols@hcd.ca.gov</a> .

## Joe Serna, Jr. Farmworker Housing Grant Program (JSJFWHG)

<b>Purpose</b>	Finance new construction, rehabilitation and acquisition of owner-occupied and rental units for agricultural workers, with a priority for lower-income households.
<b>Assistance Type</b>	Grants or loans or both, to assist the development or rehabilitation of various types of housing projects for agricultural worker households. A match of at least 100 percent is required.
<b>Terms</b>	<p><i>Homeowner Grants</i> for rehabilitation or new home construction: Lien restrictions are required for twenty years. If the unit is sold to a non-farmworker buyer before completing the tenth year, the grant amount must be repaid under most circumstances. Between the 10<sup>th</sup> and 20<sup>th</sup> anniversaries, the grant is forgiven at a rate of 10 percent per completed year. It is fully forgiven after completing 20 years.</p> <p><i>Rental Construction Grants or Loans:</i> Lien restrictions for assisted units are required for 40 years. If assisted units are sold for other than farmworker housing before the 40<sup>th</sup> year, under most circumstances the grant must be repaid.</p> <p><i>Rental Rehabilitation Grants or Loans:</i> Lien restrictions for assisted units are required for 20 years. If assisted units are sold for other than farmworker housing before the 20<sup>th</sup> year, the grant must usually be repaid.</p>
<b>Eligible Activities</b>	Activities incurring costs in the development of homeowner or rental housing for agricultural workers, including land acquisition, site development, construction, rehabilitation, design services, operating and replacement reserves, repayment of predevelopment loans, provision of access for the elderly or disabled, relocation, homeowner counseling, and other reasonable and necessary costs.
<b>Special Program</b>	Proposition 46, passed by the voters in November 2002, allocated \$200 million to the JSJFWHG program to finance the construction and rehabilitation of housing for farmworkers and their families. This appropriation included two special allocations: \$25 million of the \$200 million is set aside to fund projects targeted for

migratory agricultural workers. A Notice of Funding Availability (NOFA) was issued on February 7, 2003.

\$20 million is set aside to fund projects that also provide health services to the residents. A NOFA will be issued during FY 2003-04.

**Eligible  
Applicants**

Local government agencies, nonprofit corporations, cooperative housing corporations, limited partnerships where all the general partners are nonprofit mutual or public benefit corporations, and federally recognized Indian tribes. Eligible beneficiaries of grants or loans are households with at least one member who derives, or prior to retirement or disability derived, a substantial portion of their income from agricultural employment.

**Application  
Procedure**

Applications are solicited by issuance of Notices of Funding Availability (NOFAs), and are either received and reviewed on a continuous basis, or rated and ranked on a competitive basis as detailed in the NOFA.

(916) 324-0695

**Contact**

## Local Housing Trust Fund Matching Grant Program

<b>Purpose</b>	Help finance local housing trust funds dedicated to the creation or preservation of affordable housing.
<b>Assistance Type</b>	Matching grants (dollar-for-dollar) to local housing trust funds that are funded on an ongoing basis from private contributions or public sources that are not otherwise restricted in use for housing programs.
<b>Terms</b>	<ol style="list-style-type: none"><li>1) Sixty percent of total funds (\$15 million) will go for matching grants to housing trust funds that existed prior to January 1, 2003.</li><li>2) Forty percent of total funds (\$10 million) will go for matching grants to new local housing trusts created on or after January 1, 2003.</li></ol> <p>Maximum allocation, \$2 million. Minimum allocation, \$1 million. Applicants providing matching funds from sources other than impact fees on residential development will receive priority.</p>
<b>Eligible Activities</b>	Loans for construction of rental housing projects with units restricted for at least 55 years to households earning less than 60 percent of area median income. Projects receiving loans from this source are not eligible for loans from the Multifamily Housing Program (MHP).
<b>Eligible Applicants</b>	Cities, counties, and cities and counties with adopted housing elements that HCD has determined comply with housing element law, and charitable nonprofit organizations.
<b>Application Procedure</b>	Applications will be invited through issuance of Notices of Funding Availability (NOFAs). For new local housing trust funds, HCD may consider applications and determine their eligibility for funding in the order received. For existing housing trust funds, HCD will rate applications based on competitive criteria consistent with funding priorities of the Multifamily Housing Program (MHP).
<b>Contact</b>	Russ Schmunk at (916) 327-2867 or at <a href="mailto:rschmunk@hcd.ca.gov">rschmunk@hcd.ca.gov</a>

## Mobilehome Park Resident Ownership Program (MPROP)

<b>Purpose</b>	Finance the preservation of affordable mobilehome parks by conversion to ownership or control by resident organizations, nonprofit housing sponsors, or local public agencies.
<b>Assistance Type</b>	Loans.
<b>Terms</b>	<p><i>Short-term conversion loans</i> at three percent simple annual interest for up to three years to enable a resident organization, nonprofit sponsor or local public agency to purchase a mobilehome park.</p> <p><i>Long-term blanket loans</i> at three percent simple annual interest for up to 30 years for long-term financing of a park purchase, or for a resident organization, nonprofit or local public agency that has purchased a park to help low-income residents finance the purchase of shares or spaces in the park. Payments of conversion and blanket loans can be deferred or adjusted if necessary to make the purchase feasible.</p> <p><i>Long-term individual loans</i> at three percent simple annual interest, to low-income residents of a mobilehome park that has been converted, to ensure housing affordability when the resident buys a cooperative interest, a share, a planned unit development space, or a condominium space in the park.</p>
<b>Eligible Activities</b>	Purchase (conversion) of a mobilehome park by a resident organization, nonprofit entity or local public agency; rehabilitation or relocation of a purchased park; purchase by a low income resident of a share or space in a converted park.
<b>Eligible Applicants</b>	Resident organizations, nonprofit entities, and local public agencies. Applications for individual loans are made through the eligible applicant that has applied for a commitment of MPROP funds.
<b>Application Procedure</b>	Applications are invited through issuance of Requests for Proposals (RFPs). Projects are evaluated, ranked and funded according to criteria in the RFPs.
<b>Contact</b>	(916) 445-0110

## Multifamily Housing Program (MHP)

<b>Purpose</b>	Assist the new construction, rehabilitation and preservation of permanent and transitional rental housing for lower income households.
<b>Assistance Type</b>	Deferred payment loans
<b>Terms</b>	<p>Loan term: 55 years.</p> <p>Interest: 3 percent simple interest on unpaid principal balance. 0.42 percent payments are due annually, with the balance of principal and interest due and payable upon completion of loan term.</p>
<b>Eligible Activities</b>	<p>New construction, rehabilitation, or acquisition and rehabilitation of permanent or transitional rental housing developments of five or more units, and the conversion of nonresidential structures to rental housing. Assistance for supportive housing units is limited to permanent housing.</p> <p>Projects are not eligible if construction has commenced as of the application date, or if they are receiving 9% federal low income housing tax credits.</p> <p>MHP funds will be provided for post-construction permanent financing only. Eligible costs include: costs of developing the housing units; child care, after-school care and social service facilities integrally linked to the assisted housing units; and capitalized reserves not exceeding the amounts required under MHP regulations.</p>
<b>Eligible Applicants</b>	Local public entities, for-profit and nonprofit corporations, limited equity housing cooperatives, individuals, Indian reservations and rancherias, and limited partnerships in which an eligible applicant or an affiliate of the applicant is a general partner. Applicants or their principals must have successfully developed at least one affordable housing project.
<b>Application Procedure</b>	Applications are invited through the issuance of Notices of Funding Availability (NOFAs).
<b>Contact</b>	Anne Gilroy, (916) 327-2886 or <a href="mailto:agilroy@hcd.ca.gov">agilroy@hcd.ca.gov</a> .

## Office of Migrant Services (OMS)

<b>Purpose</b>	Provide safe, decent and affordable seasonal rental housing and support services for migrant farmworker families during the peak harvest season.
<b>Assistance Type</b>	Grants to local government agencies that contract annually with HCD to operate OMS centers located throughout the state. HCD also obtains and administers funds for the construction and rebuilding of centers.
<b>Terms</b>	<p>Counties, housing authorities and grower associations typically provide land for migrant centers as an in-kind contribution. HCD owns the structures. Child day care and after-school support services are typically available. Tenants are charged a subsidized, affordable daily rent.</p> <p>HCD contracts annually with local operating agencies and provides grants for OMS center operation, paid from the State General Fund and from OMS rental income. Occupancy is normally limited to 6 months per year.</p> <p>Funds for the construction or rebuilding of centers come from State General Fund appropriations and U.S. Department of Agriculture Rural Development Service (RD) awards.</p>
<b>Eligible Activities</b>	Construction, rehabilitation, maintenance and operation of seasonal rental housing for migrant farmworkers.
<b>Eligible Applicants</b>	Local government agencies, housing authorities, nonprofit corporations, school districts and health agencies.
<b>Application Procedure</b>	Funding to operate, maintain and rehabilitate existing centers is budgeted and contracted annually.
<b>Contact</b>	Program administration: (916) 324-0695

## Predevelopment Loan Program (PDLP)

<b>Purpose</b>	Provide predevelopment capital to finance the start of low-income housing projects.
<b>Assistance Type</b>	Short-term loans
<b>Terms</b>	Three percent simple annual interest loans for up to two years. Maximum loan amount, except for site option, site purchase or site development, is \$100,000. The maximum amount committed to any one borrower at any point in time is announced in each Notice of Funding Availability (NOFA).
<b>Eligible Activities</b>	<p>Predevelopment costs of projects to construct, rehabilitate, convert or preserve assisted housing, including manufactured housing and mobilehome parks. Eligible costs include, but are not limited to, site control, site acquisition for future low-income housing development, engineering studies, architectural plans, application fees, legal services, permits, bonding and site preparation.</p> <p>Priority will be given to projects which are rural, located in public transit corridors, or which preserve and acquire existing government-assisted rental housing at risk of conversion to market rents.</p>
<b>Eligible Applicants</b>	Local government agencies, nonprofit corporations, cooperative housing corporations, and limited partnerships or limited liability companies where all the general partners are nonprofit mutual or public benefit corporations.
<b>Application Procedure</b>	Applications are accepted and evaluated, and funds awarded, on a continuous basis as funds are available.
<b>Contact</b>	(916) 445-0877



## Preservation Interim Repositioning Program (PIRP)

<b>Purpose</b>	Fund one nonprofit organization to help preserve subsidized rental housing developments that are at risk of conversion to market rents.
<b>Assistance Type</b>	Loan
<b>Terms</b>	Loan at 3% simple interest per year, for up to 5 years. Principal and accrued interest will be due at the end of the term. Loan must be matched with equity or subordinate private debt in an amount at least three times the amount of the PIRP loan. Property assisted with PIRP funds will be subject to occupancy and rent restrictions for at least 30 years.
<b>Eligible Activities</b>	Acquisition of subsidized rental housing developments at risk of conversion to market rents; loans to finance acquisition by others.
<b>Eligible Applicants</b>	California nonprofit corporations
<b>Application Procedure</b>	Applications were invited by a Notice of Funding Availability (NOFA) issued March 5 2003. Applications were due by May 5 2003.
<b>Contact</b>	Russ Schmunk at (916) 327-2867 or at <a href="mailto:rschmunk@hcd.ca.gov">rschmunk@hcd.ca.gov</a>

# State Community Development Block Grant Program (CDBG)

**Purpose** Provide federal Community Development Block Grant (CDBG) program benefits to non-entitlement cities and counties.

**Assistance Type** Grants

**Terms** At least 51 percent of State CDBG funds must be used for housing. All CDBG grants must satisfy a federal national objective such as primarily benefiting lower income persons. The maximum grant amount for most components is \$500,000 per year, with a combined maximum of \$800,000 per year. The maximum Planning and Technical Assistance amount is \$70,000 per year. The four major components of the State CDBG program are:

*CDBG Economic Development (ED) Allocation:* Thirty percent of HUD's total CDBG allocation to HCD is set aside for the creation and preservation of jobs for low and very-low income persons:

1) *ED: Over-the Counter Component:* Applications for larger economic development projects are accepted throughout the year.

2) *ED: California Community Economic Enterprise Fund Component:* An annually announced percentage of the CDBG Economic Development Allocation is awarded to fund local economic development programs for business loans, infrastructure assistance, and microenterprise assistance.

3) *CDBG General, Native American and Colonias Allocations:* The General Allocation is the largest program component, and can fund many different kinds of community development activities. One and one-quarter percent of State CDBG funds is awarded to projects serving Native Americans who do not belong to a federally recognized Indian tribe or rancheria. Five percent is awarded to non-entitlement California communities ("colonias") located within 150 miles of the California/Mexico border. These two setasides are not subject to the \$500,000 and \$800,000 annual caps.

4) *Planning and Technical Assistance Grants:* Ten percent of total State

CDBG funds are set aside for local planning and evaluation studies for CDBG-eligible activities.

**Eligible  
Activities**

Housing, infrastructure, community facilities, economic development, planning studies and public services.

**Eligible  
Applicants**

Approximately 180 small cities and rural counties are eligible to apply to HCD for federal CDBG funds. Eligible jurisdictions include cities with populations less than 50,000 and counties with populations less than 200,000 that do not receive CDBG funds directly from the U.S. Department of Housing and Urban Development (HUD).

**Application  
Procedure**

Please see the following descriptions of program components.

**Contact**

Program Administration: (916) 263-0485

## **State CDBG Program**

### **Economic Development Allocation: Over-the-Counter Component**

<b>Purpose</b>	Create or retain jobs for low-income workers in rural communities.
<b>Assistance Type</b>	Grants
<b>Terms</b>	Grants of up to \$500,000 for eligible cities and counties to lend to identified businesses, or use for infrastructure improvements necessary to accommodate the creation, expansion, or retention of identified businesses.
<b>Eligible Activities</b>	Creation or retention of jobs for low-income workers. May include loans or loan guarantees to businesses for construction, on-site improvements, equipment purchase, working capital, and site acquisition. May also include loans for business start-ups, grants for publicly owned infrastructure, and loans or grants for small business incubators.
<b>Eligible Applicants</b>	Counties with fewer than 200,000 residents in unincorporated areas and cities with fewer than 50,000 that are not participants in the U.S. Department of Housing and Urban Development (HUD) Community Development Block Grant (CDBG) entitlement program.
<b>Application Procedure</b>	Applications are invited by an annual Notice of Funding Availability (NOFA). Applications are continuously received and reviewed throughout the year. Awards are made on an ongoing basis, normally within 60 days of HCD receipt of a complete application.
<b>Contact</b>	Program Administration: (916) 263-0485

# **State CDBG Program**

## **Economic Development Allocation: California**

### **Community Economic Enterprise Fund Component**

<b>Purpose</b>	Create or preserve jobs for low income and very low-income persons.
<b>Assistance Type</b>	Grants
<b>Terms</b>	Grants of up to \$500,000 to provide loans to businesses, grants for publicly owned infrastructure, and microenterprise assistance. Most individual project funding decisions are made by the jurisdiction. Businesses receiving loans must create or retain private sector jobs principally for low income and very low-income persons.
<b>Eligible Activities</b>	CDBG funds may be lent to businesses for working capital, land acquisition, equipment purchase, inventory purchase, debt restructuring, and other direct assistance. Local grants may support businesses by providing water and sewer services, access roads, and other public facilities. Microenterprise funds may provide credit or technical assistance for persons developing microenterprises.
<b>Eligible Applicants</b>	Counties with fewer than 200,000 residents in unincorporated areas and cities with fewer than 50,000 that are not participants in the U.S. Department of Housing and Urban Development (HUD) Community Development Block Grant (CDBG) entitlement program.
<b>Application Procedure</b>	Applications for annual competitive funding rounds are invited by a Notice of Funding Availability (NOFA). The NOFA is typically released each summer. Applications are evaluated and scored on a variety of factors, which may include need, capacity, prior CDBG grant performance, and poverty in the applicant community.
<b>Contact</b>	Program Administration: (916) 263-0485

## State CDBG Program

### General, Native American, and Colonias Allocations

<b>Purpose</b>	To fund housing activities, public works, community facilities, and public service projects serving lower-income people in small, typically rural communities.
<b>Assistance Type</b>	Grants
<b>Terms</b>	Maximum grant amount: \$500,000 per year, not including additional amounts available under the Native American and Colonias Allocations.
<b>Eligible Activities</b>	<p><i>Housing</i>, including single- and multi-family rehabilitation, rental housing acquisition or homeownership assistance, and activities that complement new housing construction.</p> <p><i>Public Works</i>, including water and wastewater systems, rural electrification, and utilities such as gas services.</p> <p><i>Community Facilities</i>, including day care centers, domestic violence shelters, food banks, community centers, medical and dental facilities, and fire stations.</p> <p><i>Public Services</i>, including staff and operating costs for services to lower income persons.</p>
<b>Eligible Applicants</b>	<p><i>State CDBG General Allocation Applicants</i> are non-entitlement jurisdictions, cities with populations under 50,000 and counties with populations under 200,000 in unincorporated areas that do not participate in the U.S. Department of Housing and Urban Development (HUD) Community Development Block Grant (CDBG) entitlement program.</p> <p><i>Native American Allocation Applicants</i> are non-entitlement jurisdictions that apply to assist non-federally recognized Native American communities.</p> <p><i>Colonias Allocation Applicants</i> are non-entitlement jurisdictions within 150 miles of the California-Mexico border that contain colonias as defined by the National Affordable Housing Act of 1990.</p>
<b>Application Procedure</b>	Applications are invited through an annual Notice of Funding Availability (NOFA).
<b>Contact</b>	Program Administration: (916) 263-0485

## **State CDBG Program Planning and Technical Assistance Grants**

<b>Purpose</b>	Provide funds for small cities and counties for planning and evaluation studies related to any CDBG-eligible activity.
<b>Assistance Type</b>	Grants
<b>Terms</b>	Up to \$70,000 per year per jurisdiction. No more than \$35,000 under the General Allocation and a maximum of \$35,000 under the Economic Development Allocation.
<b>Eligible Activities</b>	Studies and plans for housing, public works, community facilities, public services and economic development activities that meet an appropriate CDBG national objective, including principal benefit to low-income persons (General or Economic Development), or elimination of slums and blight (Economic Development only).
<b>Eligible Applicants</b>	Counties with fewer than 200,000 residents in unincorporated areas and cities with fewer than 50,000 residents that do not participate in the U.S. Department of Housing and Urban Development (HUD) CDBG entitlement program.
<b>Application Procedure</b>	Applications are invited through an annual Notice of Funding Availability (NOFA). There are two funding cycles per year (anticipated for late June and late October) and awards are made after each cycle.
<b>Contact</b>	Program Administration: (916) 263-0485

## Workforce Housing Reward Program

<b>Purpose</b>	Provide financial incentives to cities and counties for their issuance of building permits for new housing affordable to to very low or low-income households.
<b>Assistance Type</b>	Grants
<b>Terms</b>	<p>Grant amounts will be based on the numbers of bedrooms in units restricted for very low and low-income households for which final land use approval is issued during the 12-month reporting period. Qualifying rental units must be rent-restricted for at least 55 years. Ownership units must be initially sold to qualifying households at affordable cost. Any public funds used to achieve affordability in ownership units must be recovered on resale and reused for affordable housing for at least 20 years. Grants for very low income units will be greater than grants for low-income units.</p> <p>Very low income means not over 50 percent of area median income, adjusted for family size. Low-income means not over 80 percent of area median income, adjusted for family size.</p>
<b>Eligible Activities</b>	Construction or acquisition of capital assets such as traffic improvements, neighborhood parks, bike paths, libraries, school facilities, play areas, community centers, police or fire stations.
<b>Eligible Applicants</b>	Cities, counties, and cities and counties that, by the end of the 12-month period for which application is made, have adopted housing elements that HCD has found to be in substantial compliance with housing element law, and have submitted to HCD the annual progress report required by Section 65400 of the Government Code within the preceding 12 months.
<b>Application Procedure</b>	Applications will be invited through issuance of a Notice of Funding Availability (NOFA) for each year that funds are available. The initial 12-month reporting period will begin January 1, 2004. Applications will be accepted at the close of each 12-month period.
<b>Contact</b>	Linda Nichols at (916) 323-3175, or at <a href="mailto:lnichols@hcd.ca.gov">lnichols@hcd.ca.gov</a> .





## Loan and Grant Monitoring and Management

The offices listed below manage compliance with fiscal and regulatory agreements for existing loans and grants, provision of loan balances, payoff information and other loan services. Most programs listed are no longer making new loans or grants; those that are currently active are marked with an asterisk.

- a. **Building Equity and Growth in Neighborhoods (BEGIN; federally funded version, 1994-1996. Loans are monitored by the local government lending agencies)**  
Portfolio management (916) 322-0356; loan servicing (916) 327-3717
- b. **Building Equity and Growth in Neighborhoods (BEGIN; state-funded version, 2003-2007. Loans are monitored by the local government lending agencies) \***  
Portfolio management (916) 327-2855; loan servicing (916) 327-3717
- c. **CalHome Program (Loans are monitored by the local government lending agencies) \***  
Portfolio management (916) 327-2855; loan servicing (916) 327-3717
- d. **California Energy Conservation Repair Program (CECRP)**  
Administration transferred to Department of Economic Opportunity, Home Energy Assistance Program, (800) 433-4327
- e. **California Homeownership Assistance Program (CHAP)**  
Portfolio management (916) 324-8654; loan servicing (916) 327-3717
- f. **California Housing Rehabilitation Program (CHRP)**  
Portfolio management, owner loans (916) 324-8654; rental loans (916) 327-3712; loan servicing (916) 327-3717
- g. **California Natural Disaster Assistance Program (CALDAP)**  
Portfolio management, owner loans (916) 324-8654; rental loans (916) 327-3712; loan servicing (916) 327-3717
- h. **California Self-Help Housing Program (CSHHP) \***  
Portfolio management (916) 324-8654; loan servicing (916) 327-3717
- i. **Deferred Payment Rehabilitation Loan Program (DPRLP)**  
Portfolio management, (916) 324-8654; loan servicing (916) 327-3717
- j. **Downtown Rebound Program (DTR) \***  
Portfolio management (916) 327-3712; loan servicing (916) 327-3717
- k. **Emergency Shelter Program (ESP)**

Grant management (916) 445-0845

**l. Families Moving to Work Program**

Portfolio management (916) 327-3712; loan servicing (916) 327-3717

**m. Family Housing Demonstration Program (FHDP)**

Portfolio management (916) 327-3712; loan servicing (916) 327-3717

**n. Farmworker Housing Grant Program: see Joe Serna, Jr. Farmworker Housing Grant Program (JSJFWHG)**

**o. HOME Investment Partnerships Program (HOME; part of portfolio is managed by local government grantees that make loans to end users) \***

Portfolio management for loans to Community Housing Development Organizations (CHDOs): (916) 322-0356

**p. Joe Serna, Jr. Farmworker Housing Grant Program (JSJFWHG) \***

Portfolio management, (916) 324-8654; loan and grant servicing (916) 327-3717

**q. Mobilehome Park Resident Ownership Program (MPROP) \***

Portfolio management, owner loans (916) 324-8654; rental loans (916) 327-3712;  
Loan servicing (916) 327-3717

**r. Multifamily Housing Program (MHP) \***

Portfolio management (916) 327-3712; loan servicing (916) 327-3717

**s. Office of Migrant Services, Natural Disaster Component (OMS-ND)**

Contract management (916) 324-0695

**t. Permanent Housing for the Handicapped Homeless Program (PHHP)**

Grant management (916) 445-0845

**u. Predevelopment Loan Program (PDLP) \***

Portfolio management (916) 445-0877; loan servicing (916) 327-3717

**v. Rental Housing Construction Program (RHCP)**

Portfolio management (916) 327-3712; loan servicing (916) 327-3717

**w. Rural Development Assistance Program (RDAP)**

Grant management (916) 324-0695

**x. Special User Housing Rehabilitation Program (SUHRP)**

Portfolio management (916) 327-3712; loan servicing (916) 327-3717

**y. State Earthquake Rehabilitation Assistance Program (SERA)**

Portfolio management, owner loans (916) 324-8654; rental loans (916) 327-3712;  
loan servicing (916) 327-3717

**z. State Rental Rehabilitation Program (SRRP)**

Grant management (916) 445-0845

**aa. Supplemental Assistance for Facilities to Assist the Homeless (SAFAH)**

Grant management (916) 445-0845

**Or, you may contact the Division of Community Affairs front desk at (916) 322-1560.**

\* This program continues to make new loans or grants



## HCD Loan and Grant Statutes and Regulations

Statutory citations, unless otherwise specified, refer to the California Health and Safety (H&S) Code. Regulatory citations, unless otherwise specified, refer to the California Code of Regulations (CCR), Title 25, Division 1, Chapter 7. California laws can be seen at <http://www.leginfo.ca.gov/>. Regulations can be seen at <http://ccr.oal.ca.gov/>.

Program or Function	Citation
<b>HCD Organization</b>	
HCD legislative findings and declarations	Health and Safety Code (H&S) Sections 50000-50009
HCD definitions	50050-50105
BT&H Agency and HCD Department responsibilities	50150-50155
HCD organization and powers	50400-50408
HCD policy activities	50450-50464
HCD assistance activities	50500-50514
<b>Programs</b>	
Building Equity and Growth in Neighborhoods (BEGIN)	50860-50866, 53533(a)(5)(A)
CalHome Program	50650-50650.7, 53533(a)(5)
California Homeownership Assistance Program (CHAP)	50775-50779
<i>CHAP regulations</i>	<i>California Code of Regulations Title 25, Division 1, Chapter 7, Subchapter 11, sections 7900-7938</i>
California Housing Rehabilitation Program – Owner and Rental components (CHRP-O & CHRP-R; see also DPRLP)	50660-50670
<i>CHRP-R regulations</i>	<i>Subchapter 8, 7670-7697</i>
<i>CHRP-O regulations</i>	<i>Subchapter 14, 8040-8062</i>
California Indian Assistance Program (CIAP)	50003(f), 50501, 50513, 50952(i)

California Natural Disaster Assistance Program – Owner and Rental components (CALDAP-O & CALDAP-R)	50661.5, 50662.7, 50671-50671.6 (CHRP statutes)
California Self-Help Housing Program (CSHHP)	50693-50698, 53533(a)(5)(C)
<i>CSHHP regulations</i>	<i>Subchapter 6.5, 7530-7584</i>
Child Care Facilities Finance Program (CCFFP)	Education Code, 8277.5-8277.6
<i>CCFFP regulations</i>	<i>Subchapter 18, 8250-8273</i>
Code Enforcement Grant Program	53533(a)(6)
Deferred-Payment Rehabilitation Loans (DPRLP; see also CHRP-O and CHRP-R)	50660-50670
<i>DPRLP regulations</i>	<i>Subchapter 5, 7400-7438</i>
Downtown Rebound Program	50898-50898.2
Emergency Housing and Assistance Program (EHAP)	50800-50807, 53533(a)(2)
<i>EHAP regulations</i>	<i>Subchapter 12, 7950-7976</i>
Family Housing Demonstration Program (FHDP)	50880-50895
<i>FHDP regulations</i>	<i>Subchapter 16, 8110-8142</i>
Federal Emergency Shelter Grant Program (FESG)	No state statutes or regulations. Federal statutes: Stewart B. McKinney Homeless Assistance Act, 42 U.S.C. 11371-78. Federal regulations: 24 CFR Part 576
Home Investment Partnership Program (HOME)	50896-50896.3
<i>HOME regulations</i>	<i>Subchapter 17, 8200-8220</i>
Housing and Emergency Shelter Trust Fund Act of 2002 (Proposition 46)	53500-53533
Housing Assistance Program (HAP)	50506
Housing Elements of City and County General Plans	Government Code 65580-65589.8
Housing Trust Funds (including Local Housing Trust Fund Matching Grant Program)	50840-50843, 53533(a)(1)(C)
Jobs-Housing Balance Incentive Grants (JHBIG)	50540-50546, 53533(a)(8), Sec. 2(a) of SB 423, Chapter 482, statutes of 2002
Joe Serna, Jr. Farmworker Housing Grant Program (JSJFWHG)	50517.5-50518, 53533(a)(4), (a)(4)(A), (a)(4)(B), & (a)(4)(C)
<i>JSJFWHG regulations</i>	<i>Subchapter 3, 7200-7238</i>
Mobilehome Park Resident Ownership Program (MPROP)	50780-50788
<i>MPROP regulations</i>	<i>Subchapter 13, 8000-8032</i>
Multifamily Housing Program (MHP)	50675-50675.12, 53533(a)(1), (a)(1)(B), (a)(1)(D) & (a)(3)
<i>MHP regulations</i>	<i>Subchapter 4, 7300-7330</i>
Office of Migrant Services (OMS)	50710-50713
<i>OMS regulations</i>	<i>Subchapter 7, 7600-7665</i>
Predevelopment Loan Program (PDLP)	50400.5, 50530-50532, 50545
<i>PDLP regulations</i>	<i>Subchapter 1, 7000-7016</i>

Preservation Interim Repositioning Program	50604, 53533(a)(1)(A)
Proposition 46: See Housing and Emergency Shelter Trust Fund Act of 2002	
Rental Housing Construction Program (RHCP Original)	50735-50770
<i>RHCP-Original regulations</i>	<i>Subchapter 10, 7800-7892</i>
<i>RHCP Bond regulations</i>	<i>Subchapter 15, 8075-8103</i>
Residential Hotel Rehabilitation	50519-50522
Special User Housing Rehabilitation Program (SUHRP)	50662 (in DPRLP statutes)
<i>SUHRP regulations</i>	<i>Subchapter 5.5, 7450-7480</i>
State Community Development Block Grant (CDBG)	50825-50834
<i>CDBG regulations</i>	<i>Subchapter 2, 7050-7126</i>
Workforce Housing Reward Program	50550-50550.2, 53533(a)(8)